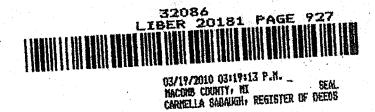
EXHIBIT [6]

RECD HACOND CO *10NAR190H0804



ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that JPMorgan Chase Bank as Trustee c/o
Residential Funding Corporation, 3415 Vision Drive Columbus, OH 43219, for and in consideration of
the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by RAHI REAL
ESTATE HOLDINGS LLC CORPORATION, 1100 Virginia Drive, Ft. Washington, PA 19034 its
successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold,
assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the
right, title and interest of the said party of the first part in and to a certain real estate mortgage dated March
7, 2002, made by Glenn M. Prentice, a married man and Jacqueline A. Prentice by Glenn M. Prentice her
attorney in fact, his wife, to Republic Bank DBA Home Bane Mortgage Corporation in the amount of
\$214,200.00 and recorded on May 4, 2002 in Macomb County Register of Deeds office in Liber 11703,
Page 691, described as follows, to wit:

Lot I of Moravian Woods Subdivision, of part of Southwest one-quarter, Section 20, Town 2 North, Range I3 East, Clinton Township, Macomb County, Michigan, as recorded in Liber 54 of Plats, Page 17 of Macomb County Records and a parcel of adjacent land described as:

Commencing a Southwest corner, Section 20; thence North 01 degrees 29 minutes West 2067.78 feet along West Section line; thence North 77 degrees 18 minutes East 383.05 feet and North 83 degrees 28 minutes 30 seconds East 41.26 feet along centerline of Miller Road (86 feet wide) to point of beginning; thence North 83 degrees 28 minutes 30 seconds East 36.05 feet along said centerline; thence South 02 degrees 30 minutes East 190.47 feet; thence South 83 degrees 28 minutes 30 seconds West 36.05 feet; thence North 02 degrees 30 minutes West 190.47 feet to Point of Beginning.

Tax ID # 16-11-20-303-029

Commonly known as: 37655 Palmar

together with the note to which the same is collateral;

Effective Date: On or before February 11, 2010

JPMorgan Chase Bank as Trustee clo
Residential Funding Corporation
BY:
Its: Leffrey Stephan
Limited Signing Officer



STATE OF PA

COUNTY OF MINTSONERS)

SS.

My Commission Expires:

Drafted by and when recorded return to:
Marshall R. Isaacs
Attorney at Law
Orlans Associates PC

LOMMON

D. O. Box 5041

P.O. Box 5041 Troy, MI 48007 248-502-1336 COMMONWEALTH OF PENNSYLVANIA
HOTATIAL SEAL
NILOSE SHIRROW, NORMY PUBLIC

Nikole Stellos, Natory Public Upper Dublin Twp., Mantgomery County My Commission Expires Aug. 31, 2010 Member Pornaworr Association of Notones Orlans File No. 207.6088

Recording Fee: \$

EXHIBIT [7]

Exhibit 6 Page 1 of 1 12-12020-mg 3 Doc 5604-2 Filed 11/01/13 Entered 11/05/13 12:08:38 thru 10 Pg 5 of 29





DEAL DOCUMENTS REPORTS DOWNLOADS MY VISION ANALYTICS

SERVICER GUIDE GLOSSARY

vision

Deal Name

Search

Clear

Investor Services Home Overview of ABS/MBS

RFMSI (S & SA Series) RALL(QS,QA,QO & QH)

RAAC (SP Series)

RAMP (RZ Series)

RAMP (RS Series)

RASC (KS Series)

RFMSII (HI, HS & HSA)

GMACM (AR Series)

GMACM (J Series)

GMACM (HE Series) CMAC (Canada C Series)

RAAC (RP Private 144A)

Pre-2000 vintage deals are only available through Deal Documents and Downloads RASC KS Series » 2002 » 2002-KS3 » Distribution Statements

DISTRIBUTION STATEMENTS

Issuer: Residential Asset Securities Corp

Trustee(s): JPMorgan Chase Bank, N.A.

Deal 2002-KS3

Deal Information

Distribution Day: 25th

Tax Structure: REMIC

As of Distribution Period: Februar

Issue Date: 05/01/2002

Settlement Date: 05/29/2002 Prospectus Supplement

Called Date: 01/25/2007 Public/Private: Public

Distribution Statements

2007 January 2006 December

2006 November 2006 October 2006 September

2006 August 2006 July 2006 June 2006 May

2006 April

2006 March 2006 February

2006 January 2005 December

Contact Us | Legal

2005 November 2005 October

2005 September 2005 August 2005 July 2005 June 2005 May

2005 April 2005 March 2005 February 2005 January

2004 December 2004 November 2004 October

2004 September 2004 August

2004 July 2004 June 2004 May 2004 April 2004 March

2004 February 2004 January 2003 December 2003 November 2003 October

2003 September 2003 August

Links

Pooling & Servicing Agreement

Analytics

2003 July 2003 June 2003 May 2003 April

2003 March 2003 February 2003 January 2002 December 2002 November 2002 October

2002 September 2002 August 2002 July 2002 June

Distribution Information	Deal Information		
I. Distribution Summary	Deal Name:	Residential Asset Securities Corp., 2002-KS3	
2. Factor Summary	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates	
3. Components Information (Not Applicable) 4. Interest Summary	Closing Date: First Distribution Date:	05/29/2002 06/25/2002	
5. Other Income Detail 6. Interest Shortfalls, Compensation and Expenses 7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Determination Date: Distribution Date: Record Date: Book-Entry:	10/20/2006 10/25/2006 10/24/2006	
Collateral Summary Repurchase Information	Definitive:	09/29/2006	
10. Loan Status Report (Delinquencies) 11. Deal Delinquencies (30 Day Buckets)	Trustee: Main Telephone:	The Bank Of New York Trust Co	
Loss Mitigation and Servicing Modifications Losses and Recoveries Credit Enhancement Report	GMAC-RFC Bond Administrator:	Perry Bons	
15. Distribution Percentages (Nat Applicable) 16. Overcollateralization Summary	Telephone: Pool(s):	818-260-1441 4591,4592	
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts			
18. Performance Tests (Not Applicable) 19. Lender Paid Mortgage Insurance 20. Comments			

11:50:04AN

12-12020-mg Doc 5604-2 Filed 11/01/13 Entered 11/05/13 12:08:38 Exhibit 6 thru 10, c. Pig. 7, of 29

Distribution Information		Deal Information
L Distribution Summary	Deal Name:	Residential Asset Securities Corp. 2002-KS3
2. Factor Summary	Assot Type:	Mortgage Asset-Backed Pass-Through Certificates
3. Components Information (Nat Applicable)		
4. Interest Summary	Closing Date: First Distribution Date:	05/29/2002 06/25/2002
5. Other Income Detail 6. Interest Shortfalls, Compensation and Expenses	Determination Date: Distribution Date: Record Date:	01/22/2007 01/25/2007
7. Propayment Interest and Basis Risk/Net WAC Shortfall Amounts 8. Collateral Summary	Book-Entry: Definitive:	01/24/2007 12/29/2006
9. Repurchase Information		
10. Loan Status Report (Delinquencies)	-	
11. Deal Delinquencies (30 Day Buckets)	Trustee:	The Bank Of New York Trust Co
12. Loss Mitigation and Servicing Modifications	Main Telephone:	713-483-6154
13. Losses and Recoveries	GMAC-RFC	
1). Credit Enhancement Report	Bond Administrator;	Jennne Weiss
15. Distribution Percentages (Not Applicable)	Telephone:	818-260-1506
16. Overcollateralization Summary	Pool(s):	4591,4592
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts		
18. Performance Tests (Not Applicable)		
12. Lender Paid Mortgage Insurance 20. Comments		

Statement to Certificateholder

Distribution Information		Deal Information
1. Distribution Summary	Deal Name	Residential Asset Securities Corp, 2002-KS3
2. Factor Summary	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates
3. Components Information (Not Applicable)		
4. Interest Summary	Closing Date:	05/29/2002
5. Other Income Detail	rust Distribution Date:	7007/2007
6. Interest Shortfalls, Compensation and Expenses	Determination Date: Distribution Date:	01/22/2007 01/25/2007
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Record Date:	
8. Collateral Summary	Book-Earry: Definitive:	01/24/2007 12/29/2006
9. Repurchase Information		
10. Loan Status Report (Delinquencies)	and the ideas	
11. Deal Delinquencies (30 Day Buckets)	Trustee:	The Bank Of New York Trust Co
12. Loss Mitigation and Servicing Modifications	Main Telephone:	713-483-6154
13. Losses and Recoveries	GMAC-RFC	
14. Credit Enhancement Report	Bond Administrator:	Jeanne Weiss
15. Distribution Percentages (Not Applicable)	Telephone:	818-260-1506
16. Overcollateralization Summary	Pool(s):	4591,4592
17. Excess Cash Plow, Overcollateralization		
Provisions and Derivative Amounts		
18. Performance Tests (Not Applicable)		
19. Lender Paid Mortgage Insurance		
20. Comments		

Exhibit 6

EXHIBIT [8]

STATE OF MICHIGAN

IN THE CIRCUIT COURT FOR THE COUNTY OF MACOMB

GLENN M. PRENTICE,

Plaintiff,

VS.

GMAC MORTGAGE, LLC a Foreign Limited Liability Company, RAHI REAL ESTATE HOLDINGS LLC, Corporation an unknown entity not authorized to conduct business in Michigan, REPUBLIC BANK d/b/a HOME BANC MORTGAGE CO., THE BANK OF NEW YORK TRUST COMPANY, NA as Trustee for unknown Trust, JP MORGAN CHASE BANK as trustee for unknown Trust and JOHN DOE(S),

Defendants jointly and severally.

Civil Action No. 10-4172-CH

Prior Case No. 2007-003476-CH

Honorable Peter J. Maceroni

Douglas A. McKinney (P35430) Attorney for Plaintiff P.O. Box 214145 Auburn Hills, Michigan 48321-4245 (810) 227-5074 Thomas M. Schehr (P54391)

Matthew Mitchell (P69810)

Attorneys for GMAC Mortgage, LLC, Rahi Real Estate Holdings, LLC, The Bank of New York Trust Company, N.A., as successor-in-interest to JP Morgan Chase Bank, N.A. as Trustee, and JP Morgan Chase Bank, N.A. as Trustee DYKEMA GOSSETT PLLC
39577 Woodward Avenue, Suite 300

Bloomfield Hills, MI 48304
(248) 203-0700

AFFIDAVIT OF ROBERT HORN

STATE OF CALIFORNIA)
ss
COUNTY OF SANTA CLARA)

Robert Horn, being duly sworn, deposes and states as follows:

BH01\1358568.1 ID\MMI - 086797/0170

My name is Robert Horn and I am a Vice President at RAHI Real Estate 1. Holdings, LLC ("RAHI"). I am an authorized representative of RAHI for purposes of making this affidavit. I have personal knowledge of the facts stated in this affidavit based on my review of business records. I am over eighteen (18) years of age and, if sworn as a witness, can testify competently to the facts stated herein.

2. On January 25, 2007, Residential Funding Company, LLC ("RFC") repurchased Glenn M. Prentice's loan (x0433, the "Loan"), which was evidenced by a promissory note (the "Note") and secured by a mortgage (the "Mortgage") dated March 7, 2002. After the repurchase, the Loan became an asset of RFC.

3, To secure revolving credit lines, RFC was required to form Special Purpose Entities ("SPE") that would acquire certain RFC assets by purchase, lease, contribution of property or otherwise, and to own, hold, sell, convey, transfer or dispose of any real or personal property. RAHI is an SPE and an indirect subsidiary of RFC. RAHI acquired the Loan in June of 2009.

Further affiant sayeth not.

Robert Horn: Vice President

Date: July 1, 2011

Subscribed and sworn before me on

is Otst day of July 2011.

Michelle R. Dale, Notary Public

My commission expires: July 23, 2014

Acting it Los Angeles County.



EXHIBIT [9]

RECT MACONS CO "10APROZOM1018 .





04/06/2010 11:07:33 A.H. NACONB COUNTY: NI SEAL CARMELLA SABAUGH: REGISTER OF DEEDS

SHERIFF'S DEED ON MORTGAGE FORECLOSURE

THIS INDENTURE made the 26th day of March, 2010* between Suzanne Meli a deputy sheriff in and for Macomb County, Michigan, party of the first part, and RAHI Real Estate Holdings LLC Corporation, 1100 Virginia Drive, Suite 200, Ft. Washington, PA, 19034, party of the second part (hereinafter called the grantee).

Witnesseth, that whereas, Glenn M. Prentice, a married man and Jacqueline A. Prentice by Glenn M. Prentice her attorney in fact, his wife, whose address is 37655 Palmar, Clinton Township, MI 48036, made a certain mortgage to Republic Bank DBA Home Banc Mortgage Corporation (hereinsfler called "Mortgagee"), which was duly recorded in the office of the Register of Deeds of Macomb County in Liber 11703, Page 691, Macomb County Records. Said mortgage is now held by RAHI Real Estate Holdings LLC Corporation by assignment submitted to and recorded by the Macomb County Register of Deeds.

WHEREAS, said mortgage contained a power of sale which has become operative by reason of default in the terms and conditions

of the mortgage; and

WHEREAS, no suit or proceeding at law or in equity has been instituted to recover the debt secured by the mortgage or any part thereof: and

WHEREAS, by virtue of the power of sale, and pursuant to the statutes of the State of Michigan in such case made and provided, a notice was duly published and a copy thereof was duly posted in a conspicuous place upon the premises described in the mortgage that the premises, or some part of them, would be sold on the 26th day of March, 2010*, at the North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County, that being the place of holding the Circuit Court for Macomb County wherein the premises are located; and

WHEREAS, pursuant to said notice I did, at 10:00 a.m., local time, on the date stated above, expose for sale at public vendue the said lands and tenements described below, and on such sale did strike off and sell the said lands and tenements to the grantee for the sum of One Hundred Four Thousand & 0/100 Dollars (\$194,000.00), that being the highest bid therefore and the grantee being the highest bidder, and

WHEREAS, said lands and tenements are situated in the Township of Clinton, Macomb County, Michigan, and are more particularly described as:

Lot 1 of Moravian Woods Subdivision, of part of Southwest one-quarter, Section 20, Town 2 North, Range 13 East, Clinton Township, Macomb County, Michigan, as recorded in Liber 54 of Plats, Page 17 of Macomb County Records and a parcel of adjacent land described as: Commencing a Southwest corner, Section 20; thence North 01 degrees 29 minutes West 2067.78 feet along West Section line; thence North 77 degrees 18 minutes East 38.05 feet and North 83 degrees 28 minutes 30 seconds East 41.26 feet along centerline of Miller Road (86 feet wide) to point of beginning; thence North 83 degrees 28 minutes 30 seconds East 36.05 feet along said centerline; thence South 02 degrees 30 minutes East 190.47 feet; thence South 83 degrees 28 minutes 30 seconds West 36.05 feet; thence North 02 degrees 30 minutes West 190.47 feet to Point of Beginning.

Tax# 16-11-20-303-029 More commonly known as 37655 Palmar

Now, this indenture Witnesseth, that I, the Deputy Sheriff aforesaid, by virtue of and pursuant to the statute in such case made and provided, and in consideration of the sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this deed do grant, convey, bargain, and seil unto the grantee, its successors and assigns, FOREVER, all the estate, right, title, and interest which the said Mortgagor(s) had in said land and tenements and every part thereof, on 7th day of March, 2002, that being the date of said mortgage, or any time thereafter, to have and to hold the said lands and tenements and every part thereof to the said grantee, its successors and assigns forever, to their sole and only use, benefit and behoove forever, as fully and absolutely as I, the Deputy Sheriff aforesaid, under the authority aforesaid, might, could, or ought to selicine same.

In witness whereof I have set my hand and seal.

State of Michigan County of Macomb

This Sheriff's Deed on Mortgage Sale was acknowledged before me this 26th day of March, 2010*, by

Sulanna Mah., Deputy Sheriff for Macomb County, Michigan.

Macomb County, Michigan
My Commission Expires:

Acting in ______ County

File Number: 207.6088 Loan Type: CONV

County Revenue Required. Exempt from State Real Estate Transfer Tax pursuant to MCLA 207.526(v)

Sheriff in and for the County of Macounb, Michigan

Áis

Adjourned from March 12, 2010 to March 26, 2010 by posting a notice of adjournment at the place of sale for Macomb County, Michigan.

Notary Public, State of Michigan

County of Oakland

My Commission Expires 9-27-2015

NON-MILITARY AFFIDAVIT

State of Michigan

County of Oakland

The undersigned, being first duly sworn, states that upon investigation she/he is informed and believes that none of the persons named in the notice attached to the sheriff's deed of mortgage foreclosure, nor any person upon whom they or any of them were dependent, were in the military service of the United States at the time of sale or for six months prior thereto; nor the present grantec(s).

The undersigned further states that this affidavit is made for the purpose of preserving a record and clearing title by virtue of The Servicemembers Civil Relief Act of 2003, as amended.

Ophelia Hatten

Subscribed and sworn to before me this 17th day of March, 2010

allen

aproprio menoscu

Cynthia M. Russell, Notary Public

Macomb County Acting in Oakland County, Michigan

My Commission Expires: 9/20/2013

AFFIDAVIT OF AUCTIONEER and CERTIFICATE OF REDEMPTION PERIOD

State of Michigan

County of Macomb

Suzanne Meli being first duly sworn, deposes and says that he is a Deputy Sheriff of said Macomb County; that he/she acted as Auctioneer, and made the sale as described in the annexed Deed pursuant to the annexed printed notice; that said sale was opened at 10:00 a.m., local time, on the 26th day of March, 2010, North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County, that being the place of holding the Circuit Court for Macomb County, and said sale was kept open for the space of one hour, that the highest bid for the lands and tenements therein described was One Hundred Four Thousand & 0/100 Dollars (\$104.000.00); made by RAHI Real Estate Holdings LLC Corporation, that said sale was in all respects open and fair; and that he/she did strike off and sell said lands and tenements to said bidders, which purchased the said lands and tenements fairly, and in good faith, as deponent verily believes.

I DO HEREBY CERTIFY that the last day to redeem is September 26, 2010, unless said date falls on a weekend, at which point the redeeming party or anyone claiming under him, will have until 5:00pm the following Monday to perfect their redemption; OR the property is determined abandoned pursuant to MCLA 600.3241a, in which case the redemption period will be 30 days from the date of sale, OR should the Sheriff's Deed not be recorded within 20 days from the date of the foreclosure sale, in which case the redemption period will be 6 months from the date of recording. The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower.

Suzanne Meli

Deputy Sheriff Macomb County, Michigan

Subscribed and sworn to before me this 26th day of March, 2010.

Solama Samb Notary Public

Macomb County, Michigan

My commission expires:

Drafted by and when recorded return to:

Marshall R. Isaacs Orlans Associates, P.C. P.O. Box 5041

Troy, MI 48007-5041

File No: 207.6088 (248) 502-1400

Yolanda Lamb Notary Public, State of Michigan

County of Oakland

My Commission Expires 9-27-2015 Acting in the county of MCOMD

ATTN REGISTER OF DEEDS: Please send all Redemption notifications and funds collected in your office to Orlans Associates, P.C., P.O. Box 5041, Troy, MI 48007-5041.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgages. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. Please be advised that all 3rd party bidders are responsible for preparing and recording the Sheriff's Deed. ORLANS ASSOCIATES, P.C. Hereby expressly disclaims all liability relating to the foreclosure, preparation and recording of the Sheriff's Deed.

File No.

2076088

ASAP No. 3448816

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Glenn M. Prentice, a married man and Jacqueline A. Prentice by Glenn M. Prentice her attorney in fact, his wife, to Republic Bank DBA Home Banc Mortgage Corporation, Mortgagee, dated March 7, 2002 and recorded May 4, 2002 in Liber 11703, Page 691, Macomb County Records, Michigan. Said mortgage is now held by RAHI Real Estate Holdings LLC Corporation by assignment. There is daimed to be due at the date hereof the sum of Two Hundred Eighty Thousand Five Hundred Eighty-Five and 41/100 Dollars (\$280,585.41) including interest at 12.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the North Main Street entrance to the Macomb County Court Bidg. in the City of Mt. Clemens, Macomb County in Macomb County, Michigan at 10:00 a.m. on MARCH 12, 2010. Sald premises are located in the Township of Clinton, Macomb County, Michigan, and are described as: Lot 1 of Moravian Woods Subdivision, of part of Southwest one-quarter, Section 20, Town 2 North, Range 13 East, Clinton Township, Macomb County, Michigan, as recorded in Liber 54 of Plats, Page 17 of Macomb County Records and a parcel of adjacent land described as: Commencing a Southwest corner, Section 20; thence North 01 degrees 29 minutes West 2067.78 feet along West Section line; thence North 77 degrees 18 minutes East 383.05 feet and North 83 degrees 28 minutes 30 seconds East 41.26 feet along centerline of Miller Road (86 feet wide) to point of beginning; thence North 83 degrees 28 minutes 30 seconds East 36.05 feet along said centerline; thence South 02 degrees 30 minutes East 190.47 feet; thence South 83 degrees 28 minutes 30 seconds West 36.05 feet; thence North 02 degrees 30 minutes West 190.47 feet to Point of Beginning. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. If you are a tenant in the property, please contact our office as you may have certain rights. Dated: February 12, 2010 Oriens Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 File No. 207.6088 ASAP# 3448816 02/12/2010, 02/19/2010, 02/26/2010, 03/05/2010

AFFIDAVIT OF POSTING STATE OF MICHIGAN	
COUNTY OF Macomb	
Traci Ren	_, being duly
sworn, deposes and says that on the 17 A.D., 2010, he posted a N	_day of otice, a true
copy of which is annexed hereto, in a consp upon the premises described in said notice is	icuous place
same in a secure manner to:	
37655 Palmer CLINTON TOWNSHIP MI 48036	
Marsi Pon	
Signature()	
Traci Ken	
Printed Name (Please Print Ne	atly)
Agent, please mark the below, when applica	able:
☐ Multi Unit	
☐ Mobile/Manufactured Home	
 □ Vacant/Abandonment □ No Dwelling 	
☐ No Dwelling ☐ Other (i.e. visual damage)	
<u> </u>	
Subscribed and sworn to before me this	15 day
of A.D. 20	10
Alla M. Seede	
Cianati	ire of Notary Public
Detail Mc Buse	
Printed Name of Notary Public	
(Please Print Neatly)	
MATION S	County, Michigan
My Commission Expires: // 50 //	
Acting in WHICK S	County, Michigan
DRAFTED By	and when recorded
Return to: Orians & Associates, P.C.	
	P.O. Box 5041
	Troy, MI 48007
	(248)502-1400

Glenn M. Prentice

Glenn M. Prentice

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Glenn M. Prentice be attorney in fact, his wife, to Republic Bank DBA Home Banc Mortgage Corporation, Mortgagee, dated March 7, 2002 and recorded May 4, 2002 in Liber 11703, Page 691, Macomb County Records, Michigan. Said mortgage is now held by RAHI Real Estate Holdings LLC Corporation by assignment. There is claimed to be due at the date hereof the sum of Two Hundred Eighty Thousand Five Hundred Eighty-Five and A1/100 Dollars (\$280,585.41) including interest at 12.5% per annum. Under the power of saie contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of firm, at public vendue at the North Mein Street entrancs to the Macomb County in Macomb County, Milchigan at 10:00 a.m. on MARCH 12, 2010. Said premises are located in the Township of Clinton, Macomb County, Milchigan, and are described as: Lot 1 of Moravian Woods Subdivision, of part of Southwest one-quarier, Section 20, Town 2 North, Range 13 East, Clinton Township, Macomb County, Milchigan, as recorded in Liber 64 of Plats, Page 17 of Macomb County Records and a parcel of adjacent land described as: Commencing a Southwest comer, Section 20; thence North 01 degrees 29 minutes West 2087.78 feet along Vyest Section line; thence North 77 degrees 18 minutes East 38.05 feet along centerline of Miller Road (86 feet wide) to point of beginning; thence North 83 degrees 28 minutes 30 seconds East 34.05 feet along centerline of Miller Road (86 feet wide) to point of beginning; thence North 83 degrees 28 minutes 30 seconds East 30.05 feet; thence north 20 degrees 30 minutes West 190.47 feet; thence on the date of such sale, unless idearmined aba

AFFIDAVIT OF PUBLICATION

(Affidavit of Publisher)

STATE OF MICHIGAN, COUNTY OF MACOMB

Margot Blanchette, an employee of the publisher of Macomb County Legal News, having knowledge of the facts, being duly sworn deposes and says that a notice, a true copy of which is annexed hereto, was published in Macomb County Legal News, a newspaper printed and circulated in said Macomb County on February 12, February 19, February 26, March 5, 2010 A.D.

Margot Blanchette

Subscribed and sworn before me on this 5th day of March 2010

Pushpa Jayaprakash

Notary Public Oakland County, Michigan. My commission expires: April 4, 2011. Acting in Macomb County, Michigan.

Attorney Office: FNF MACOMB 3448816

743503

AFFIDAVIT OF COMPLIANCE

STATE OF MICHIGAN)

COUNTY OF OAKLAND)

Marshall R. Isaacs, being first duly sworn, deposes and says:

- That he is the duly authorized attorney for RAHI Real Estate Holdings LLC Corporation ("the Mortgagee"), and, and is familiar with the facts set forth herein.
- 2. This affidavit is being filed to show compliance with MCL 600,3204 and 600,3205 with regard to the foreclosure by advertisement of the loan herein described, for the property located in the Township of Clinton, County of Macomb and State of Michigan, and further described as:

Lot 1 of Moravian Woods Subdivision, of part of Southwest one-quarter, Section 20, Town 2 North, Range 13 East, Clinton Township, Macomb County, Michigan, as recorded in Liber 54 of Plats, Page 17 of Macomb County Records and a parcel of adjacent land described as: Commencing a Southwest corner, Section 20; thence North 01 degrees 29 minutes West 2067.78 feet along West Section line; thence North 77 degrees 18 minutes East 383.05 feet and North 83 degrees 28 minutes 30 seconds East 41.26 feet along centerline of Miller Road (86 feet wide) to point of beginning; thence North 83 degrees 28 minutes 30 seconds East 36.05 feet along said centerline; thence South 02 degrees 30 minutes East 190.47 feet; thence South 83 degrees 28 minutes 30 seconds West 36.05 feet; thence North 62 degrees 30 minutes West 190.47 feet to Point of Beginning.

Commonly Known as: 37655 Palmar Tax ID #: 16-11-20-303-029

- On or about March 7, 2002 a mortgage was executed between Glenn M. Prentice, a married man and Jacqueline
 A. Prentice by Glenn M. Prentice her attorney in fact, his wife to Republic Bank DBA Home Banc Mortgage
 Corporation for \$214,200.00 on March 7, 2002, recorded May 4, 2002 in Liber 11703, Page 691, Macomb County
 Records.
- 4. Said mortgage is currently held by RAHI Real Estate Holdings LLC Corporation.
- 5. That the law firm of Orlans Associates, P.C. was retained to foreclose the above mortgage by advertisement.
- 6. That to comply with the requirements of MCL 600.3205a, before proceeding with a foreclosure sale by advertisement of property claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL 211.7cc, the foreclosing part shall serve a written notice on the borrower that contains certain information.
- 7. That the above borrower is not eligible for the protections under this statute as he/she has not claimed the subject property as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL 211.7cc.

Marchall R. Issacs

Attorney for RAHI Real Estate Holdings LLC Corporation ("the Mortgagee"), and , and is familiar with the facils set forth bending.

Subscribed and sworn to before me this 17th day of March, 2010, by Marshall R. Isaacs, attorney for RAHI Real Estate Holdings LLC Corporation, on behalf of it's servicing agent GMAC Mortgage, LLC and is familiar with the facts set forth herein.

Cynthia MRussell

Cynthia M. Russell, Notary Public Macomb County Acting in Oakland County, Michigan

My Commission Expires: 9/20/2013

Date Dated: 03/17/10

Drafted by and when recorded return to: Marshall R. Isaacs Orlans Associates, P.C. P.O. Box 5041 Troy, Michigan 48007-5401 (248) 592-1400 File Number: 207.6088

Dated: March 17, 2010

AFFIDAVIT DECLARING REDEMPTION DESIGNEE

STATE OF MICHIGAN)

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COUNTY OF OAKLAND)

Marshall R. Isaacs, being first duly sworn, deposes and says:

- 1. That he is the duly authorized attorney RAHI Real Estate Holdings LLC Corporation and is familiar with the facts set forth herein.
- 2. This affidavit is being filed to declare the redemption amount in relation to the property located in the Township of Clinton, County of Macomb further described as:

 Lot 1 of Moravian Woods Subdivision, of part of Southwest one-quarter, Section 20, Town 2 North, Range 13 East, Clinton Township, Macomb County, Michigan, as recorded in Liber 54 of Plats, Page 17 of Macomb County Records and a parcet of adjacent land described as: Commencing a Southwest corner, Section 20; thence North 01 degrees 29 minutes West 2067.78 feet along West Section line; thence North 77 degrees 18 minutes East 383.05 feet and North 83 degrees 28 minutes 30 seconds East 41.26 feet along centerline of Miller Road (86 feet wide) to point of beginning; thence North 83 degrees 28 minutes 30 seconds East 36.05 feet along said centerline; thence South 02 degrees 30 minutes East 190.47 feet; thence South 83 degrees 28 minutes 30 seconds West 36.05 feet; thence North 92 degrees 30 minutes West 190.47 feet to Point of Beginning.

 Commonly Known as: 37655 Paimar Tax ID #: 16-11-20-303-029
- 3. On or about March 7, 2002 a mortgage was executed between Glenn M. Prentice, a married man and Jacqueline A. Prentice by Glenn M. Prentice her attorney in fact, his wife to Republic Bank DBA Home Banc Mortgage Corporation for \$214,200.00 on March 7, 2002, recorded May 4, 2002 in Liber 11703, Page 691, Macomb County Records
- 4. Said mortgage is currently held by RAHI Real Estate Holdings LLC Corporation.
- 5. Said mortgage is scheduled for foreclosure on the 26th day of March, 2010 for, \$104,000.00.
- 6. Redemption must include \$104,000.00, plus interest at the rate of 12.5% from March 26, 2010; at a per diem amount of \$35.62; plus additional expenses for Taxes; Redemption of Senior Liens; Condominium Assessments; Homeowner Assessments; Community Association Assessments; or Premiums for Insurance Policies and Redemption Servicing Fee. An authorized computation of the above can be received only from the designee listed below.

 7. The Redemption Servicing Fee, as allowed by Michigan Statue is \$200.00, plus recording costs. The servicing fee is payable to Orlans Associates, P.C. and will be added to the redemption amount.

TO ORDER A REDEMPTION COMPUTATION CALL: ORLANS ASSOCIATES, P.C., REDEMPTION DEPARTMENT P.O. Box 5041
Troy, MI 48007-5401
248-502-1400

- 8. RAHI Real Estate Holdings LLC Corporation hereby appoints Orlans Associates, P.C. as its designee and pursuant to MCLA 600.3240 declares that a computation of the amount to redeem done by any other than Orlans Associates, P.C. is subject to the designee's audit of sald computation and such redemption funds are subject to rejection.
- 9. A written, official computation of the redemption amount will be prepared by Orlans Associates, P.C., within a reasonable period of time for any and all who request such a computation.
- 10. Any redemption made without a written, current, computation provided by Orlans Associates, P.C. will be subject to audit and potential subsequent rejection of said funds.
- 11. Attention: REGISTER OF DEEDS; DO NOT accept redemption funds without a written, current redemption computation from Orlans Associates, P.C. Acceptance of funds without an Orlans Associates, P.C. computation will subject that redemption to an audit and potential subsequent rejection of the redemption funds.

Date Dated: 03/17/10

12. The within Sheriff's Deed will become operative at the expiration of the redemption period, September 26, 2010, unless said date falls on a weekend, at which point the redeeming party or anyone claiming under him, will have until 5:00pm the following Monday to perfect their redemption; OR the property is determined abandoned pursuant to MCLA 600.3241a, in which case the redemption period will be 30 days from the date of sale, OR should the Sheriff's Deed not be recorded within 20 days from the date of the foreclosure sale, in which case the redemption period will be 6 months from the date of recording.

Further affiant sayeth not.

Marshall R. Tancs

Attorney for RAHI Real Estate Holdings LLC Corporation

Subscribed and sworn to before me this 17th day of March, 2010, by Marshall R. Isaacs Attorney for RAHI Real Estate Holdings LLC Corporation

Cynthia mRussul

Cynthia M. Russell, Notary Public

Macomb County Acting in Oakland County, Michigan

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Drafted by and when recorded return to:

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Orians Associates, P.C.

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Troy, Michigan 48007-5401

(248) 502-1400

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Macomb County

EXHIBIT [10]

STATE OF MICHIGAN

IN THE 16TH JUDICIAL CIRCUIT COURT

Glenn M. Prentice, Plaintiff, vs.

Case Number 10-4172-CH HON. Peter J. Maceroni

GMAC MORTGAGE, LLC a Foreign
Corporation, RAHI REAL ESTATE HOLDINGS,
LLC, an unknown entity, REPUBLIC BANK d/b/a
HOME BANC MORTGAGE CO., THE BANK OF
NEW YORK TRUST COMPANY, NA as Trustee
For unknown Trust, JP MORGAN CHASE BANK as
Trustee for unknown Trust and JOHN DOE(S)
Defendants.

NO ORAL ARGUMENT ALLOWED

Glenn Prentice/ Plaintiff Pro Per Domiciled at 37655 Palmar Clinton Township, Michigan 48036 (586) 930-2178 Thomas M. Schehr (P54391)
Matthew Mitchell (P69810)
Attorneys for GMAC Mortgage, LLC, Rahi
Real Estate Holdings, LLC, The Bank of New
York Trust Company, as successor-in-interest
to JP Morgan Chase Bank, N.A., as Trustee
Dykema Gossett, PLLC
39577 Woodward Avenue, Suite 300
Bloomfield Hills, Michigan 48304
(248) 203-0700

PLAINTIFF'SMOTION FOR RECONSIDERATION and/or RELIEF FROM JUDGMENT

Plaintiff Glenn M. Prentice, in Pro Per, brings this Motion for Reconsideration and/or Relief from Judgment premised on new and compelling evidence. The facts presented demonstrate a palpable error by which the Court was misled, resulting in a denial of justice and due process to the Plaintiff. A different disposition of the prior motion(s) for reconsiderations brought by both Plaintiff and Defendants is the sole remedy for correcting the errors.

Plaintiff brings this Motion pursuant to MCR 2.119(F)(3) or alternatively MCR 2.612(C)(1)(a) (e.g. Mistake, inadvertence, surprise, or excusable neglect); (C)(1)(b) (e.g. Newly

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discovered evidence which by due diligence could not have been discovered in time to move for a new trial under MCR 2.611(B)); (C)(1)(c) (e.g. Fraud (intrinsic or extrinsic), misrepresentation, or other misconduct of an adverse party); and (C)(1)(f) (e.g. Any other reason justifying relief from the operation of the judgment).

Respectfully submitted,

Glenn M. Prentice

Plaintiff in Pro Per

STATE OF MICHIGAN

IN THE 16TH JUDICIAL CIRCUIT COURT

GLENN M. PRENTICE, Plaintiff, vs.

Case Number 10-4172-CH HON. Peter J. Maceroni

GMAC MORTGAGE, LLC a Foreign
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PLAINTIFF'S BRIEF IN SUPPORT OF HIS MOTION FOR RECONSIDERATION and/or RELIEF FROM JUDGMENT

Plaintiff has expended considerable time reviewing this court's previous rulings, Michigan Codified Law, and Public Act 206 of 1893 as it relates to this matter. The palpable errors present in this Court's ruling of October 5, 2011 caused the litigation of this matter to continue and metastasize. Plaintiff, through attached exhibits, demonstrates the consequential errors which should not be ignored.

Plaintiff's initial response to Defendants Motion for Summary Disposition, included a Sworn Affidavit executed by Plaintiff, Glenn M. Prentice [Ex. 1]. Plaintiff unequivocally

asserted the home at issue had been his primary residence since March, 1997. The affidavit also apprised the Court of Plaintiff's Land Patent on file with the Macomb County Register of Deeds, again asserting the home in dispute was (and remains) Plaintiff's Domicile as defined in Public Act 206 of 1893.

There is a clear distinction in the Act between Domicile and Homestead. A person who claims his Domicile is not subject to the Homestead Exemption or Primary Residence Exemption (PRE). This fact alone should have forced the Defendants, by law, to have pursued Judicial Foreclosure pursuant to M.C.L 600.3204(4). See *Mitan v Federal Home Loan Mortgage Corporation*, Case No. 12-1169. The Ruling is from December 12, 2012 by the United States Court of Appeals for the 6th Circuit. [Ex. 2]

Definition of Domicile and Homestead Exemption Defined Public Act 206 of 1893

211.7a Definitions; exemption affidavit; mailing; return; notice of availability; failure to send or receive exemption affidavit; payment to local unit required to mail exemption affidavits; reimbursement claim for expenses.

Sec. 7a. (1) As used in this section:

- (a) "Exemption affidavit" means the form prescribed by the department of treasury upon which the owner certifies that the property is the homestead of the owner. The information which shall be required on an exemption affidavit shall include the name and address of the owner of the property, an identification of whether the property is an integral part of a larger assessment unit or of a multipurpose or multidwelling building, the social security numbers of the owner signing the exemption affidavit and each resident in the homestead with an ownership interest, an identification by address or legal description of the property for which the exemption affidavit is filed, and the parcel identification number.
- (b) "Domicile" means a place where an individual has his or her true, fixed, and permanent home, to which, whenever absent therefrom, the individual intends to return.
- (c) "Homestead" means a dwelling or a unit in a multipurpose or multidwelling building which is subject to ad valorem taxes and which is owned and occupied as

the principal domicile by the owner thereof. When a homestead is an integral part of a larger unit of assessment such as commercial, industrial, developmental, residential, timber cutover, or a multipurpose or multidwelling building, the tax on the homestead shall be the same proportion of the total property tax as the proportion of the value of the homestead is to the total value of the assessed property.

Procedural History

Plaintiff's response to Defendants initial Motion for Summary Disposition resulted in the Court entering an Order on August 31, 2011 which held in pertinent part that Defendants had not complied with the strict requirements of MCL 600.3205(a)(1)(c)(d). Accordingly Defendants had unlawfully foreclosed on Plaintiff's home. On September 21, 2011 Defendants filed a Motion for Reconsideration which utilized/argued that a July/December Board of Review Affidavit from the Charter Township of Clinton Board [Ex. 3] purportedly demonstrated the home in question was not Plaintiff's primary residence/Domicile (thus vitiating the Court's prior Order favoring Plaintiff). This Court ruled in favor of Defendant's Motion by Order dated October 5, 2011 [Ex. 4]. [Pursuant to Court Rule no hearing was held and no reply from Plaintiff's counsel was allowed].

Plaintiff filed several Motions for Relief regarding this ruling. Plaintiff submitted the Affidavit of James H. Elrod who is the Assessor for the Charter Township of Clinton [Ex. 5] which unassailably proved (and remains) Plaintiff's primary residence. Again, this Court denied such evidence and confirmed its previous ruling.

Plaintiff submits this Court exceeded its boundaries by violating the powers of the State of Michigan Treasury Department which is the only department that can remove Plaintiff's Primary Residence/Domicile status pursuant to Public Act 206 of 1893. Exhibit 5 also included that Plaintiff's Primary Residence status began on March 12, 1997 to current as of this filing.

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Exhibit 5 also contained Plaintiff's voting record further reinforcing that the state of Michigan and the Treasury Department recognized Plaintiff's Primary Residence Exemption (PRE) status.

The July/December Board of Review Affidavit [Ex. [Ex.3], clearly states "The authority for correction of the error is stated in the General Property Tax Laws of the State of Michigan 211.53b." M.C.L. 211.53b is attached in its entirety [Ex. 6]. Section six of the statute mandates how the correction is related to M.C.L. 211.7cc. This Court in its opinion in stated "Further, M.C.L. 211.7cc (1)-(2) provides that a principal residence is exempt from the tax levied by a local school district if the property owner claims an exemption by filing with the local tax collecting unit on or before May1 an affidavit stating that the property be owned and occupied as a principal residence." M.C.L211.7cc is attached [Ex. 7]. Section two begins with "Except as otherwise provided in subsection (5)". Subsection (5) was not addressed in any of the Courts previous rulings.

Subsection (5) states in part "Beginning in the 2012 tax year (Note what was done to Plaintiff was never allowable and further reinforced in a 2012 Amendment), subject to the payment requirement set forth in this subsection, if a land contract vendor, bank, credit union, or other lending institution owns property as a result of having foreclosed on that property and that property had been exempt under this section immediately preceding the foreclosure, that land contract vendor, bank, credit union, or other lending institution may retain an exemption on that property under this section if that property is not occupied, is for sale, is not leased to any person other than the person who claimed the exemption under this section immediately preceding the foreclosure, and is not used for any business or commercial purpose. It further states "A land contract vendor, bank, credit union, or other lending institution may claim an exemption under this subsection by filing a conditional rescission

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form prescribed by the department of treasury with the local tax collecting unit within the time period prescribed in subsection (2). Property is eligible for a conditional rescission if that property is available for lease and all other conditions under this subsection are met. A copy of a conditional rescission form shall be forwarded to the department of treasury according to a schedule prescribed by the department of treasury. An owner or a land contract vendor, bank, credit union, or other lending institution that files a conditional rescission form shall annually verify to the assessor of the local tax collecting unit on or before December 31 that the property for which the principal residence exemption is retained is not occupied, is for sale, is not leased except as otherwise provided in this section, and is not used for any business or commercial purpose, the assessor of the local tax collecting unit shall deny the principal residence exemption on that property.

The July/December Board of Review Affidavit [Ex. 3] is in perfect compliance with the law and statute. The problem is that someone (Not Plaintiff) filed a fraudulent form with the State of Michigan Department of Treasury or the Local Assessor Office and it was caught and corrected. Defendants did not possess the right to claim Plaintiff's Domicile as an exemption as Plaintiff never vacated his Domicile and only owned one Domicile which is the subject of this case. This further solidifies Plaintiff's argument all along that Marshall Isaacs, of Orlans and Associates, is directly responsible for fraudulently stating that Plaintiff's property was not subject to M.C.L 600.3205 because Plaintiff's property was not his primary address as it relates to the Sheriff Sale of March 26, 2010. Further, Orlans and Associates were directly involved in the 2007 foreclosure and had full knowledge of Public Act 206 of 1893 and that Plaintiff's property was his Domicile during that litigation as well. This proves willful and malicious intent on the part of Orlans and Associates. The Charter Township of Clinton was correct in using

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Form L-4035a (3128). This form is required under M.C.L 211.53b(1) and not

M.C.L.211.7cc as this Court incorrectly ruled.

Subsection (8) states; "The department of treasury shall determine if the property is the

principal residence of the owner claiming the exemption." It does not read the Court shall

decide, it reads the department of treasury. Plaintiff has never received any notice from the

State of Michigan, Department of Treasury regarding any inquiry, let alone change in the

Plaintiff's Primary Residence/Domicile status. Plaintiff has now demonstrated palpable error by

which the Court and the parties have been misled such that correction of the error would result in

a different outcome.

Accordingly, Plaintiff respectfully requests this Court enter an Order (1) Vacating the Sheriff

Sale of March 26, 2010 for violation of M.C.L. 600.3204(4) and 600.3205. (2) Expunge the

Sheriff's Deed of March 26, 2010 from the Macomb County Register of Deeds (3) Establish

further proceedings for Plaintiff et al to be awarded appropriate damages.

Respectfully submitted,

Glenn M. Prentice

Plaintiff in Pro Per

STATE OF MICHIGAN

IN THE 16TH JUDICIAL CIRCUIT COURT

GLENN M. PRENTICE, Plaintiff, vs.

Case Number 10-4172-CH HON. Peter J. Maceroni

GMAC MORTGAGE, LLC a Foreign Corporation, RAHI REAL ESTATE HOLDINGS, LLC, an unknown entity, REPUBLIC BANK d/b/a HOME BANC MORTGAGE CO., THE BANK OF NEW YORK TRUST COMPANY, NA as Trustee For unknown Trust, JP MORGAN CHASE BANK as Trustee for unknown Trust and JOHN DOE(S) Defendants.

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PROOF OF SERVICE

Please take Notice that Plaintiff's Motion for Reconsideration and/or Relief from Judgment was served upon Defendant's Counsel at his office located at 39577 Woodward Avenue, Suite 300, Bloomfield Hills, Michigan 48304 via first class mail by Plaintiff on January 22, 2013.

Respectfully submitted,

Glenn M. Prentice Plaintiff in Pro Per